

United States Bankruptcy Court

District of Utah
Case No. 09-33345
Chapter 7

In re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Terri Anne Shields
261 N 900 E
American Fork, UT 84003

Social Security No.:

xxx-xx-6794

Employer's Tax I.D. No.:

Petition date: 12/2/09

DISCHARGE OF DEBTOR(S)

It appearing that the debtor(s) is entitled to a discharge,

IT IS ORDERED:

The debtor(s) is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

BY THE COURT

Dated: 3/23/10

Judith A. Boulden
United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. [*In a case involving community property*: There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts that are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (applies to cases filed on or after 10/17/2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (applies to cases filed on or after 10/17/2005).

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Service Page 3 of 8

CERTIFICATE OF NOTICE

District/off: 1088-2
Case: 09-33345

User: kpc
Form ID: rab18

Page 1 of 1
Total Noticed: 16

Date Rcvd: Mar 23, 2010

The following entities were noticed by first class mail on Mar 25, 2010.

db +Terri Anne Shields, 261 N 900 E, American Fork, UT 84003-2080
aty +Robert S. Payne, Lincoln Law, 921 West Center Street, Orem, UT 84057-5203
tr +Kenneth A. Rushton tr, P.O. Box 212, Lehi, UT 84043-0212
6749282 +Aurora Loan Services, Attn: Bankruptcy Dept., Po Box 1706, Scottsbluff, NE 69363-1706
6749284 +Calvary Portfolio Services, Attention: Bankruptcy Department, Po Box 1017,
Hawthorne, NY 10532-7504
6749287 +Citi, P.O. Box 6500, Sioux Falls, SD 57117-6500
6749288 +Citibank Na, Attn.: Centralized Bankruptcy, Po Box 20507, Kansas City, MO 64195-0507
6749292 Washington Mutual, 705 Blue Lakes Blvd, Twin Falls, ID 83301
6749294 +Wells Fargo Hm Mortgag, 8480 Stagecoach Cir, Frederick, MD 21701-4747

The following entities were noticed by electronic transmission on Mar 23, 2010.

6749283 +EDI: BANKAMER.COM Mar 23 2010 19:28:00 Bank of America, P.O. BOX 15713,
Wilmington, DE 19886-5713
6749285 +EDI: CAPITALONE.COM Mar 23 2010 19:28:00 Capital 1 Bank, Attn: C/O TSYS Debt Management,
Po Box 5155, Norcross, GA 30091-5155
6749286 +EDI: CHASE.COM Mar 23 2010 19:28:00 Chase, 201 N. Walnut St//Del-1027,
Wilmington, DE 19801-2920
6749287 +EDI: CITICORP.COM Mar 23 2010 19:28:00 Citi, P.O. Box 6500, Sioux Falls, SD 57117-6500
6749288 +EDI: CITICORP.COM Mar 23 2010 19:28:00 Citibank Na, Attn.: Centralized Bankruptcy,
Po Box 20507, Kansas City, MO 64195-0507
6749289 +EDI: RESURGENT.COM Mar 23 2010 19:28:00 Collection, Attn: Bankruptcy Department,
Po Box 10587, Greenville, SC 29603-0587
6749290 +EDI: RMSC.COM Mar 23 2010 19:28:00 Gemb/home Shopping, Po Box 981400,
El Paso, TX 79998-1400
6749291 +EDI: RMSC.COM Mar 23 2010 19:28:00 Sams Club, Attention: Bankruptcy Department,
Po Box 103104, Roswell, GA 30076-9104
6749293 +EDI: WFFC.COM Mar 23 2010 19:28:00 Wells Fargo Bank Nv Na, Po Box 31557,
Billings, MT 59107-1557

TOTAL: 9

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 25, 2010

Signature: _____

Joseph Speetjens